

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

789574  
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Attorneys for U.S. BANK NATIONAL ASSOCIATION, AS  
TRUSTEE FOR BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2004-AC4 ASSET-BACKED  
CERTIFICATES, SERIES 2004-AC4

In Re:

PATRICIA A. URSO A/K/A PATRICIA A. PUGLIESE A/K/A  
PATRICIA A. WARDLOW



Order Filed on February 1, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 14-24569 - CMG

Hearing Date: December 20, 2017

Judge: CHRISTINE M. GRAVELLE

Recommended Local Form:



Followed



Modified

**ORDER RESOLVING MOTION TO VACATE STAY AND/OR MOTION TO DISMISS WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) and four (4) is hereby **ORDERED**.

**DATED: February 1, 2018**

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Applicant: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR  
STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-  
BACKED CERTIFICATES, SERIES 2004-AC4

Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC

Debtor's Counsel: AMY KNAPP, Esquire

Property Involved ("Collateral"): 505 WILLOW BOULEVARD, BROWNS MILLS, NJ 08015

Relief sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for 10 months, from 03/01/2017 to 12/01/2017.

☐ The Debtor is overdue for 10 payments at \$1,099.09 per month.

☐ The Debtor is assessed for \_\_\_\_\_ late charges at \$\_\_\_\_\_ per month.

☐ Applicant acknowledges suspense funds in the amount of \$505.11.

Total Arrearages Due \$10,485.79.

2. Debtor must cure all post-petition arrearages, as follows:

☒ Immediate payment shall be made in the amount of \$10,485.79. Payment shall be made no later than 01/15/2018.

☒ Beginning on 01/01/2018, regular monthly mortgage payments shall continue to be made.

☐ Beginning on \_\_\_\_\_, additional monthly cure payments shall be made in the amount of \$\_\_\_\_\_ for \_\_\_\_\_ months.

☐ The amount of \$\_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. Said amount shall be set up on Trustee's ledger as a separate Claim. Debtor(s) shall file a Modified Plan within 10 days from the entry

of this Order to account for the additional arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment:

Wells Fargo Home Loans, Inc.

PO Box 14507

Des Moines, IA 50306

☒ Regular Monthly payment:

Wells Fargo Home Loans, Inc.

PO Box 14507

Des Moines, IA 50306

☐ Monthly cure payment:

4. In the event of Default:

☒ Should the Debtors fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

☒ In the event the Debtors converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtors shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than

thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay

5. Award of Attorneys' Fees:

☐ The Applicant is awarded attorneys fees of \$\_\_\_\_\_, and costs of \$\_\_\_\_\_.

The fees and costs are payable:

☐ Through the Chapter 13 plan. These fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.

☐ to the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

6. This Agreed Order survives any loan modification agreed to and executed during the instant bankruptcy.

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
District of New JerseyIn re:  
Patricia Pugliese  
DebtorCase No. 14-24569-CMG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 2  
Total Noticed: 1

Date Rcvd: Feb 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2018.

db +Patricia Pugliese, 24 Amaryllis Lane, Lumberton, NJ 08048-4866

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
 Amy L Knapp on behalf of Debtor Patricia Pugliese amylknappesq@gmail.com,  
 notices@uprightlaw.com;r63406@notify.bestcase.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. as servicer for U.S. BANK  
 NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4  
 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK  
 NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS  
 TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES C nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK  
 NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4  
 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. as servicer for U.S. BANK  
 NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS  
 TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor US Bank National Association, as Trustee, successor  
 in interest to Bank One, National Association, as Trustee for CreditSuisse First Boston Mortgage  
 Securities Corp. CSFB Mortgage-Backed Pass-Through nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING  
 COMPANY AS SERVICING AGENT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST  
 TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDI nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR  
 IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON  
 MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED et.al. nj.bkecf@fedphe.com  
 Christopher G. Cassie on behalf of Debtor Patricia Pugliese ecf@newjerseybankruptcy.com,  
 lmpcourt@gmail.com  
 Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor  
 in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston  
 Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Throu bankruptcynotice@zuckergoldberg.com,  
 bkggroup@kmlawgroup.com  
 John D. Krohn on behalf of Creditor US Bank National Association, as Trustee, successor in  
 interest to Bank One, National Association, as Trustee for CreditSuisse First Boston Mortgage  
 Securities Corp. CSFB Mortgage-Backed Pass-Through nj.bkecf@fedphe.com  
 Justin Plean on behalf of Creditor HSBC BANK USA, N.A. jplean@rasflaw.com,  
 bkyecf@rasflaw.com;ras@ecf.courtdrive.com  
 Kevin M. Buttery on behalf of Creditor HSBC BANK USA, N.A. bkyefile@rasflaw.com  
 Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS  
 TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE  
 FIRST BOSTON MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED et.al. nj.bkecf@fedphe.com

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 2 of 2  
Total Noticed: 1

Date Rcvd: Feb 01, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A.  
nj.bkecf@fedphe.com  
Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS  
TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE  
FIRST BOSTON et.al. nj.bkecf@fedphe.com  
Miriam Rosenblatt on behalf of Creditor HSBC BANK USA, N.A. bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR  
STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4  
nj.bkecf@fedphe.com  
Sherri J. Braunstein on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR  
BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4  
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Steven K. Eisenberg on behalf of Creditor HSBC BANK USA, N.A. bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 24